

## **REMARKS**

### **I. Introduction**

This paper is filed in response to the non-final Office Action mailed April 14, 2009.

The pending claims stand rejected under 35 U.S.C. § 101 and 35 U.S.C. § 112, ¶ 2. The Applicants acknowledge and thank the Examiner for indicating that the pending claims would be allowable if rewritten to overcome the Section 101 and Section 112, ¶ 2 rejections and for the Examiner's suggestions for overcoming the rejections.

Claims 1, 2, and 29-35 are amended. Examples of support for the amendments can be found in the originally filed specification on pages 8-9, Figure 1 and in the originally filed claims. No new matter has been added. After entry of the amendments, claims 1-4, 6, 23, 26, and 28-36 are pending.

Reconsideration and allowance of all pending claims is respectfully requested in view of the remarks below.

### **II. Rejections under Section 101**

The Office Action rejected the pending claims under of 35 U.S.C. § 101 as being allegedly directed to non-statutory subject matter. In its comments, the Office Action suggested amending claim 1 to tie the transmitting steps and the generating a summary report step to a machine to overcome the Section 101 rejection of claims 1-4, 6, 23, 26, and 28. (Office Action, p. 3.) The Office Action also suggested amendments to claims 29 to overcome the Section 101 rejection of claims 29-36. (See Office Action, p. 4.)

Applicants have amended claim 1 to recite “transmitting to a credit bureau, by a control module executed on a computer in response to the request from the consumer, an inquiry for credit history data relating to the consumer,” “generating, by the control module executed on the computer, a summary report of personalized credit-related information ...,” and “transmitting, by the control module executed on the computer, the summary report to the consumer.” Applicants submit that claims 1-4, 6, 23, 26, and 28 are directed to statutory subject matter.

Furthermore, claim 29 is amended to recite “A computer-readable memory on which program code is stored thereon, which when executed cause a processor to perform actions, the actions comprising: ....” Applicants submit that claims 29-36 are directed to statutory subject matter.

Withdrawal of the rejection and allowance of all pending claims is kindly requested.

### **III. Rejections under Section 112**

The Office Action rejected the pending claims under 35 U.S.C. § 112, ¶ 2, as being indefinite for including “creating an account associated with the consumer” in each of independent claims 1 and 29, and then failing to reference the account within those claims again. Applicants have amended claims to remove “creating an account associated with the consumer” from claim 1 and include it in claim 2. Claims 29 and 30 are amended similarly. Applicants submit that the claims conform with Section 112, ¶ 2. Withdrawal of the rejection and allowance of the pending claims is kindly requested.

**CONCLUSION**

The undersigned respectfully submits that all pending claims are in a condition for allowance. Any fees due at this time may be charged to Deposit Account number 11-0855. If there are any matters that can be addressed by telephone, the Examiner is urged to contact the undersigned attorney at 404-745-2520.

Respectfully submitted,

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